Certificate Number: 02998-PAW-DE-034734555

Bankruptcy Case Number: 15-10943



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 3, 2020</u>, at <u>4:18</u> o'clock <u>PM EDT</u>, <u>Henry D Alward</u> completed a course on personal financial management given <u>by internet</u> by <u>Consumer Education Services</u>, <u>Inc.</u>, <u>DBA Start Fresh Today/DBA Affordable Bankruptcy Course</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Western District</u> of Pennsylvania.

Date: August 3, 2020 By: /s/Angela McMillan

Name: Angela McMillan

Title: Counselor